

IN THE CLAIMS:

Claims 1-26 (Canceled)

Claim 27 (currently amended): A method of providing advertisement to a user communicating with an advertising entity over a network, comprising: sending e-mail comprising an advertisement message ~~specifying~~ identifying a monetary value associated with the advertisement and identifying advertised product or service, wherein the monetary value and advertised product or service are ~~is~~ displayed in a subject line of the transmitted e-mail, which is displayed to the user before the e-mail is opened and a message in a body of the e-mail can be read; receiving an automatically-generated response from computer of the user indicating that the user has opened the e-mail; and enabling the user to realize the monetary value associated with the advertisement, comprising the steps of: electronically providing the user with purchasing choices consistent with the monetary value; electronically determining the user's selection; and electronically providing the user's selection to a third-party supplier of goods or services consistent with the user's selection.

28. (Currently Amended) The method of claim ~~75~~ 27 further comprising specifying an expiration date after which the monetary value associated with the advertisement expires. ~~opening the e-mail does not cause transferring of the monetary value to the user's account.~~

Claims 29-74 (Canceled)

Claim 75 (currently amended): The method of claim 27 further comprising ~~receiving a response from the user indicating that the user has opened the e-mail; and transferring the~~ monetary value specified in the e-mail to account of the user.

Claim 76 (previously presented): The method of claim 27 wherein the monetary value is displayed as currency.

Claim 77 (previously presented): The method of claim 27 wherein the monetary value is displayed as points.

Claim 78 (canceled)

Claim 79 (previously presented): The method of claim 27 further comprising electronically receiving a commission from the third-party supplier of goods or services.

80 (new): A computer readable medium storing instructions that when executed cause a computer system to perform the steps comprising: sending e-mail to computer of a user comprising an advertisement message identifying a monetary value associated with an advertisement and identifying advertised product or service, wherein the monetary value and advertised product or service are displayed in a subject line of the transmitted e-mail, which is displayed to the user before the e-mail is opened and a message in a body of the e-mail can be read; receiving an automatically-generated response from computer of the user indicating that the user has opened the e-mail; and enabling the user to realize the monetary value associated with the advertisement, comprising the steps of: electronically providing the user with purchasing choices consistent with the monetary value; electronically determining the user's selection; and electronically providing the user's selection to a third-party supplier of goods or services consistent with the user's selection.

Claim 81 (new): The computer readable medium of claim 80 further including instructions for transferring the monetary value specified in the e-mail to account of the user.

Claim 82 (new): The computer readable medium of claim 80 wherein the monetary value is displayed as currency.

Claim 83 (new): The computer readable medium of claim 80 wherein the monetary value is displayed as points.

Claim 84 (new): The computer readable medium of claim 80 further including instructions for electronically receiving a commission from the third-party supplier of goods or services.

Claim 85 (new): The computer readable medium of claim 80 further comprising instruction for specifying an expiration date after which the monetary value associated with the advertisement expires.